

THE EFFECT OF TRUST AND RISK PERCEPTION ON BEHAVIORAL INTENTION IN DIGITAL BANKS

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Abstract

Digital transformation in the service sector requires a deeper understanding of the factors that affect users' Behavioral Intentions in using digital services. This study aims to analyze the influence of Trust and Risk Perception on Behavioral Intention. The research was conducted with a quantitative approach through a survey of 250 respondents who are active users of digital services in Indonesia, with an analysis technique using Partial Least Squares–Structural Equation Modeling (PLS-SEM) through SmartPLS 4.0.

The results of the analysis showed that Trust had a positive and significant effect on Behavioral Intention. Risk Perception also had a significant positive effect, indicating that users are willing to take risks as long as the benefits of the service are considered greater. Customer Satisfaction also had a significant positive effect on Behavioral Intention.

This study provides a theoretical contribution in the form of findings that Risk Perception in the digital context does not always inhibit Behavioral Intentions, and shows that the role of In practical terms, the results recommend that digital service providers focus on building Trust separately from and manage Risk Perceptions through a transparent and educational approach.

Keywords: *Trust, Risk Perception, Behavioral Intention, Digital Services*

PENGARUH *TRUST* DAN *RISK PERCEPTION* TERHADAP *BEHAVIORAL INTENTION* PADA BANK DIGITAL

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Abstrak

Transformasi digital dalam sektor layanan menuntut pemahaman yang lebih mendalam mengenai faktor-faktor yang memengaruhi niat perilaku (*Behavioral Intention*) pengguna dalam menggunakan layanan digital. Penelitian ini bertujuan untuk menganalisis pengaruh *Trust* dan *Risk Perception* terhadap *Behavioral Intention*. Penelitian dilakukan dengan pendekatan kuantitatif melalui survei terhadap 200 responden pengguna aktif layanan digital di Indonesia, dengan teknik analisis menggunakan *Partial Least Squares–Structural Equation Modeling* (PLS-SEM) melalui SmartPLS 4.0.

Hasil analisis menunjukkan bahwa *Trust* berpengaruh positif dan signifikan terhadap *Behavioral Intention*. *Risk Perception* juga berpengaruh positif signifikan, yang mengindikasikan bahwa pengguna bersedia mengambil risiko selama manfaat layanan dianggap lebih besar.

Penelitian ini memberikan kontribusi teoretis berupa temuan bahwa persepsi risiko dalam konteks digital tidak selalu bersifat menghambat niat perilaku, hasil penelitian merekomendasikan agar penyedia layanan digital fokus membangun *kepercayaan* secara terpisah dari kepuasan pelanggan, dan mengelola persepsi risiko melalui pendekatan transparan dan edukatif.

Kata kunci: *Trust*, *Risk Perception*, *Behavioral Intention*, Layanan Digital,